

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 22-18068-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michelle A. Rybak
aka Michelle Annette Rybak, aka Michelle
Rybak
1575 S. Myrtle St.
Vineland, NJ 08360

Social Security No.:

xxx-xx-7921

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 12/21/22
Time: 10:00 AM
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper
Street, Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: November 1, 2022

JAN:

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Michelle A. Rybak
Debtor

Case No. 22-18068-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Nov 01, 2022

User: admin
Form ID: 132

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2022:

Recip ID	Recipient Name and Address
db	+ Michelle A. Rybak, 1575 S. Myrtle St., Vineland, NJ 08360-6429
519741535	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519751132	+ City Of Vineland, 640 E Wood St - Po Box 1508, Tax Office, Vineland, NJ 08362-1508
519733862	Macys/Citi Bank, N.A., 911 Duke Blvd, Mason, OH 45040
519751143	+ Matthew S. Rybak, 1575 S. Myrtle St., Vineland, NJ 08360-6429
519751140	+ South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
519733866	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
519751141	+ The Landis Sewerage, 1776 S. Mill Road, Vineland, NJ 08360-6200
519751142	+ Vineland Municipal Utilities, 640 E. Wood St P.O. Box 1508, Vineland, NJ 08362-1508

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 01 2022 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 01 2022 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519733857	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 01 2022 20:45:00	Bank Of America, 4060 Ogletown Stanton Rd, Newark, DE 19713
519733858	Email/Text: mrdiscen@discover.com	Nov 01 2022 20:45:00	Discover Bank, PO Box 15316, Wilmington, DE 19850-5316
519733861	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 01 2022 20:45:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
519733863	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Nov 01 2022 20:48:12	Midland Mortgage Company, Po Box 268959, Oklahoma City, OK 73126-8959
519733864	^ MEBN	Nov 01 2022 20:43:52	Office Of The Attorney General, 22 Market Street, PO Box 112, Div Of Law, Richard J Hughes Justice Com, Trenton, NJ 08625-0112
519733865	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 01 2022 20:48:07	Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
519744332	+ Email/PDF: ebn_ais@aisinfo.com	Nov 01 2022 20:48:06	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519733867	+ Email/Text: bankruptcy@bbandt.com	Nov 01 2022 20:45:00	Truist Bank, PO BOX 1847, Wilson, NC 27894-1847
519733869	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Nov 01 2022 20:45:00	Verizon Wireless/Southeast, PO Box 26055, Minneapolis, MN 55426-0055
519733870	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 01 2022 20:48:05	WF/FMG, PO Box 14517, Des Moines, IA

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Nov 01, 2022

Form ID: 132

Total Noticed: 21

50306-3517

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519733859	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519733860	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
519733868	*+	Truist Bank, PO BOX 1847, Wilson, NC 27894-1847

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
R. A. Lebron	on behalf of Creditor PennyMac Loan Services LLC bankruptcy@fskslaw.com
Seymour Wasserstrum	on behalf of Debtor Michelle A. Rybak mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5